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FROM: Howard Sobelman PHONE: 602-382-6228

RE: U.S. Serial No. 09/648,575

MESSAGE:

Amendment and Reply (5 pgs.)

Thank you.

Howard Sobelman

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CONFIRMATION NO.: CLIENT MATTER NO.: 33081.0500

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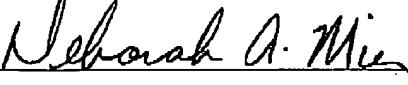
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Date: April 12, 2006

By: 

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

| | | | |
|-------------|--|-------------------|---------------|
| Applicants: | Brian D. Lesk | Docket No.: | 33081.0500 |
| Serial No.: | 09/648,575 | Examiner: | Nga B. Nguyen |
| Filed: | August 25, 2000 | Group Art Unit: | 3628 |
| Title: | METHOD AND APPARATUS FOR A PERSONAL FINANCIAL SERVICE PROVIDER | Confirmation No.: | 5787 |

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated January 17, 2006, of which this Reply is within the shortened three month statutory period for reply, please consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.